

are not in active use by the CPU 902. It will be appreciated that the information retained within mass storage 912 and 916 may be incorporated, if needed, in standard fashion as part of primary storage 904 (e.g. RAM) as virtual memory.

In addition to providing CPU 902 access to storage subsystems, the peripheral bus 914 is used to provide access other subsystems and devices as well. In the described embodiment, these include a display monitor 918 and adapter 920, a printer device 922, a network interface 924, an auxiliary input/output device interface 926, a sound card 928 and speakers 930, and other subsystems as needed.

The network interface 924 allows CPU 902 to be coupled to another computer, computer network, or telecommunications network using a network connection as shown. Through the network interface 924, it is contemplated that the CPU 902 might receive information, e.g., data objects or program instructions, from another network, or might output information to another network in the course of performing the above-described method steps. Information, often represented as a sequence of instructions to be executed on a CPU, may be received from and outputted to another network, for example, in the form of a computer data signal embodied in a carrier wave. An interface card or similar device and appropriate software implemented by CPU 902 can be used to connect the computer system 900 to an external network and transfer data according to standard protocols. That is, method embodiments of the present invention may execute solely upon CPU 902, or may be performed across a network such as the Internet, intranet networks, or local area networks, in conjunction with a remote CPU that shares a portion of the processing. Additional mass storage devices (not shown) may also be connected to CPU 902 through network interface 924.

Auxiliary I/O device interface 926 represents general and customized interfaces that allow the CPU 902 to send and, more typically, receive data from other devices such as microphones, touch-sensitive displays, transducer card readers, tape readers, voice or handwriting recognizers, biometrics readers, cameras, portable mass storage devices, and other computers.

Also coupled to the CPU 902 is a keyboard controller 932 via a local bus 934 for receiving input from a keyboard 936 or a pointer device 938, and ending decoded symbols from the keyboard 936 or pointer device 938 to the CPU 902. The pointer device may be a mouse, stylus, track ball, or tablet, and is useful for interacting with a graphical user interface.

In addition, embodiments of the present invention further relate to computer storage products with a computer readable medium that contain program code for performing various computer-implemented operations. The computer-readable medium is any data storage device that can store data which can thereafter be read by a computer system. The media and program code may be those specially designed and constructed for the purposes of the present invention, or they may be of the kind well known to those of ordinary skill in the computer software arts. Examples of computer-readable media include, but are not limited to, all the media mentioned above: magnetic media such as hard disks, floppy disks, and magnetic tape; optical media such as CD-ROM disks; magneto-optical media such as floptical disks; and specially configured hardware devices such as application-specific integrated circuits (ASICs), programmable logic devices (PLDs), and ROM and RAM devices. The computer-readable medium can also be distributed as a data signal embodied in a carrier wave over a network of coupled computer systems so that the computer-readable code is stored and executed in a distributed fashion. Examples of

program code include both machine code, as produced, for example, by a compiler, or files containing higher level code that may be executed using an interpreter.

It will be appreciated by those skilled in the art that the above described hardware and software elements are of standard design and construction. Other computer systems suitable for use with the invention may include additional or fewer subsystems. In addition, memory bus 908, peripheral bus 914, and local bus 934 are illustrative of any interconnection scheme serving to link the subsystems. For example, a local bus could be used to connect the CPU to fixed mass storage 916 and display adapter 120. The computer system shown in FIG. 9 is but an example of a computer system suitable for use with the invention. Other computer architectures having different configurations of subsystems may also be utilized.

Although the foregoing invention has been described in some detail for purposes of clarity of understanding, it will be apparent that certain changes and modifications may be practiced within the scope of the appended claims. Furthermore, it should be noted that there are alternative ways of implementing both the process and apparatus of the present invention. For example, the raw data can contain more or few fields than those described as needed, and there can be additional privacy or use threshold conditions than the five described. In another example, the filled out electronic form can be sent automatically to the merchant's Web server after the privacy bank server updates its raw data without additional input from the user. In another example, the raw data and legacy fields can be bundled and coded in a software module other than as a JavaScript module. Accordingly, the present embodiments are to be considered as illustrative and not restrictive, and the invention is not to be limited to the details given herein, but may be modified within the scope and equivalents of the appended claims.

What is claimed is:

1. A method for constructing a shippable software module on a personal information server suitable for execution on a remote computer for inserting data strings into an electronic form, the method comprising:

receiving a request from a remote computer for a shippable software module suitable for execution on the remote computer for inserting data strings into the electronic form;

retrieving a form mapping containing a plurality of associations between fields in the electronic form and pre-named fields on the personal information server, the mapping being associated with the electronic form;

retrieving a raw data file containing data strings from a plurality of raw data files, each data string corresponding to a pre-named field and the raw data file being associated with a particular user;

dynamically constructing a shippable software module suitable for execution on the remote computer for inserting data strings into an electronic form utilizing the form mapping and the raw data file and comparing an intended-practice condition associated with each field in the electronic form as determined by a form-originating server, with a use-preference condition associated with each pre-named field as determined by the particular user; and

transmitting the shippable software module to the remote computer.

2. The method as recited in claim 1 further comprising attaching a data string from the raw data file corresponding to a pre-named field to the shippable software module for